



PTO/SB/08B (10-01)

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet 1 of 1

**Complete if Known**

Application Number	10/021,292
Filing Date	October 29, 2001
First Named Inventor	Milberger, Susan M., et. al.
Art Unit	3624
Examiner Name	Akers, Geoffrey R.
Attorney Docket Number	020375-000240US

**U.S. PATENT DOCUMENTS**

Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
GA	AA	US-5,745,886	04-28-1998	Rosen	
GA	AB	US-5,899,980	05-04-1999	Wilf, et al.	
GA	AC	US-5,949,044	09-07-1999	Walker, et al.	
GA	AD	US-6,044,362	03-28-2000	Neely	
GA	AE	US-6,078,907	06-20-2000	Lamm	
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	AH	US-			
	AI	US-			
	AJ	US-			

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
GA	AK	PCT WO 00/46725 A1	08-10-2000	FUNDSPRESS INC.		<input type="checkbox"/>
	AL					<input type="checkbox"/>
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**OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
GA	AP	BUSINESS WIRE, E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion, downloaded from website <a href="http://www.proquest.umi.com">http://www.proquest.umi.com</a> .	
GA	AQ	X.COM, Do More with Your Money, downloaded from website <a href="http://www.x.com">http://www.x.com</a> .	
GA	AR	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website <a href="http://www.dotbank.com">http://www.dotbank.com</a> .	

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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